

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:

JAMES E MOY  
MARGO L MOY  
Debtor(s)

Case No. 06-02744

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/20/2006.
- 2) The plan was confirmed on 01/10/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/17/2008, 01/09/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/26/2008, 07/23/2009.
- 5) The case was completed on 09/18/2009.
- 6) Number of months from filing to last payment: 42.
- 7) Number of months case was pending: 47.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$8,144.98.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$28,218.70
Less amount refunded to debtor	\$8.68

**NET RECEIPTS:**

**\$28,210.02**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,335.55
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$1,335.55**

Attorney fees paid and disclosed by debtor: \$401.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AT&T	Unsecured	317.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	NA	1,551.20	1,551.20	1,551.20	0.00
CAPITAL ONE AUTO FINANCE	Secured	4,825.00	4,825.00	4,825.00	4,825.00	431.22
CAPITAL ONE AUTO FINANCE	Unsecured	5,767.27	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	771.03	995.72	995.72	995.72	0.00
CHADWICKS	Unsecured	447.54	NA	NA	0.00	0.00
CITY OF JOLIET	Unsecured	70.00	NA	NA	0.00	0.00
COMED	Unsecured	896.30	1,187.74	1,187.74	1,187.74	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	271.90	NA	NA	0.00	0.00
CROSSING POINTE	Unsecured	45.79	NA	NA	0.00	0.00
ILLINOIS DEPT REVENUE	Unsecured	NA	395.72	395.72	395.72	0.00
ILLINOIS DEPT REVENUE	Priority	600.00	556.73	556.73	556.73	0.00
INTERNAL REVENUE SERVICE	Priority	1,500.00	NA	NA	0.00	0.00
MONOGRAM BANK	Unsecured	329.74	NA	NA	0.00	0.00
NICOR GAS	Unsecured	351.06	NA	NA	0.00	0.00
NUWAY DISPOSAL SERVICE	Unsecured	97.14	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	805.08	1,049.12	1,049.12	1,049.12	0.00
PROACTIVE	Unsecured	45.90	NA	NA	0.00	0.00
PROFESSIONAL HEALTH ASSOCIATE	Unsecured	40.00	NA	NA	0.00	0.00
QUEST DIAGNOSTIC	Unsecured	54.85	NA	NA	0.00	0.00
REAL COMFORT	Unsecured	73.98	73.98	73.98	73.98	0.00
ROUNDUP FUNDING LLC	Unsecured	3,536.18	3,536.18	3,536.18	3,536.18	0.00
ROUNDUP FUNDING LLC	Unsecured	759.96	759.96	759.96	759.96	0.00
ROUNDUP FUNDING LLC	Unsecured	2,273.69	2,273.69	2,273.69	2,273.69	0.00
T MOBILE	Unsecured	306.79	NA	NA	0.00	0.00
VILLAGE OF NEW LENOX	Unsecured	344.46	700.79	700.79	700.79	0.00
WELLS FARGO HOME MTGE	Secured	38,841.50	8,491.63	8,491.63	8,491.63	0.00
WELLS FARGO HOME MTGE	Secured	NA	NA	NA	0.00	0.00
WORLDWIDE ASSET MANAGEMENT	Unsecured	NA	45.79	45.79	45.79	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$8,491.63	\$8,491.63	\$0.00
Debt Secured by Vehicle	\$4,825.00	\$4,825.00	\$431.22
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$13,316.63</b>	<b>\$13,316.63</b>	<b>\$431.22</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$556.73	\$556.73	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$556.73</b>	<b>\$556.73</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$12,569.89</b>	<b>\$12,569.89</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$1,335.55</u>
Disbursements to Creditors	<u>\$26,874.47</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$28,210.02</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/11/2010

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.